

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	)	Bankruptcy No. 17-20548-GLT
Robert E. Shifko and	)	
Amy M. Shifko,	)	
	)	Chapter 13
Debtors.	)	
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Robert E. Shifko and	)	
Amy M. Shifko,	)	
	)	Related to Document No. 79
Movants,	)	
	)	
v.	)	Hearing Date and Time:
	)	
Bank of America,	)	
	)	
Respondent.	)	

**ORDER OF COURT**

AND NOW, upon consideration of Debtors' Motion to Authorize Loan Modification, it is hereby ORDERED as follows:

1. The Debtors are approved to enter into a Loan Modification agreement with Bank of America under the following terms:

- a. Principal balance: \$194,439.06
- b. Effective Date: December 1, 2017
- c. End Date: April 1, 2035
- d. Payment schedule as follows:

	LOAN MODIFICATION TERMS
Unpaid Principal Balance	\$194,439.06
Arrearages	\$0.00
Maturity Date	April 1, 2035
Interest Rate	5.625%
Total payment including escrow	\$1,845.13
Effective Date	December 1, 2017

2. If the loan modification approved by the Court impacts the provisions of the debtors' Chapter 13 plan, a modified plan shall be filed within fourteen (14) days of the entry of the order approving the loan modification.

3. If the loan modification approved by the Court results in a material change in the debtor's expenses, the debtors shall file an amendment to the impacted schedules reflecting income and expenses (Schedules I and J) within fourteen (14) days of the entry of the order approving the loan modification.

Dated: December 13, 2017

  
United States Bankruptcy Judge

**ENTERED BY DEFAULT**

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Robert E. Shifko  
Amy M. Shifko  
Debtors

Case No. 17-20548-GLT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.  
db/jdb +Robert E. Shifko, Amy M. Shifko, 8486 State Route 819, Greensburg, PA 15601-7525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Amy L. Zema on behalf of Joint Debtor Amy M. Shifko amy@zemalawoffice.com  
Amy L. Zema on behalf of Debtor Robert E. Shifko amy@zemalawoffice.com  
James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com  
Jill Manuel-Coughlin on behalf of Creditor The Bank Of New York Mellon, etal jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
Keri P. Ebeck on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas Song on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST  
thomas.song@phelanhallinan.com

TOTAL: 10